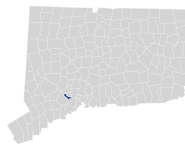


DERBY



KEY FINDINGS

Housing

11%

of housing is subsidized

38%

of households rent their home

46%

of housing units are in multifamily buildings

Affordability

24%

of households spend between 30% and 50% of their income on housing

23%

of households spend more than half of their income on housing

\$26.46

the hourly wage needed to afford a 2-bedroom apartment

Population

38

the median age of residents

34%

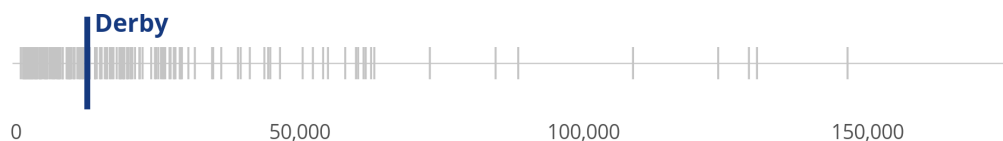
of residents are people of color (BIPOC)

+6.3%

projected population change from 2020 to 2040

HOW TO READ THIS REPORT

Throughout this report, a series of graphs like the one below are used to show how [Derby](#) compares to [other towns](#) in the state on a variety of measures.

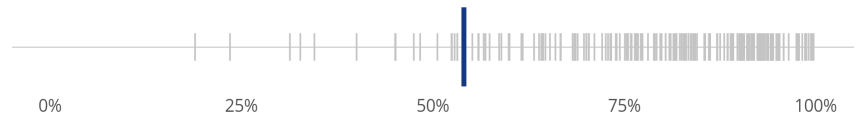


ABOUT THE HOUSING DATA PROFILES

The Partnership for Strong Communities' Housing Data Profiles are a free resource to help Connecticut residents, developers, legislators, municipal officials, and others make data-informed decisions. Profiles are available for every town and county in the state. To learn more, please visit pschousing.org or housingprofiles.pschousing.org to view the interactive version of the profiles.

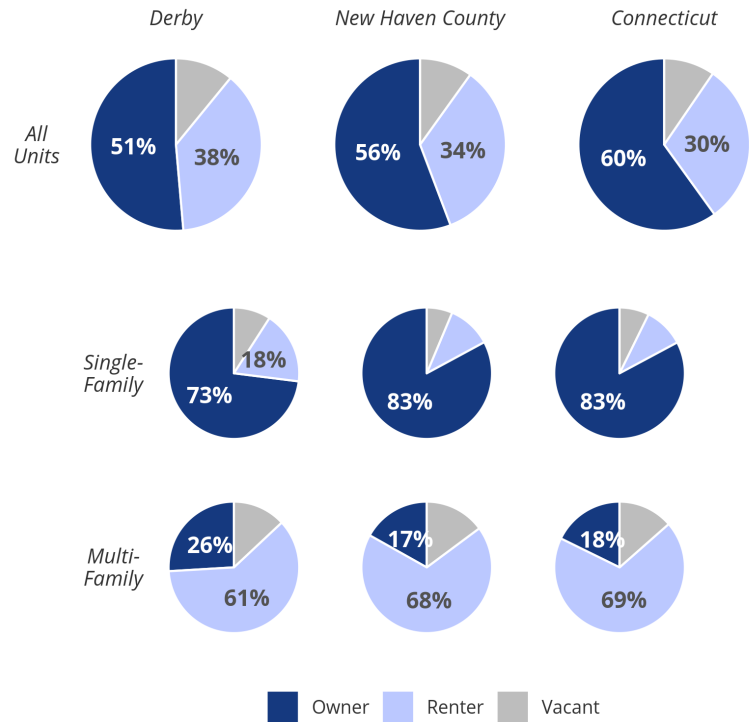
DATA NOTES

Data comes from the 2014-2018 American Community Survey unless stated otherwise. Percentages may differ slightly or not sum to exactly 100% due to rounding.

SINGLE-FAMILY HOMES AS
PERCENT OF ALL HOMES**54%**PERCENT OF ALL HOMES
OCCUPIED BY OWNERS**51%**

Overall, 64% of Connecticut's occupied housing stock is comprised of single-family housing, while 35% is multifamily housing (2+ units in structure). Most single-family homes are occupied by homeowners, while most multifamily units are occupied by renters.

In Derby, 54% of occupied homes are single-family, and 46% are multifamily. Owners live in 73% of Derby's 3,040 single-family homes, and renters live in 61% of its 2,587 multifamily homes.

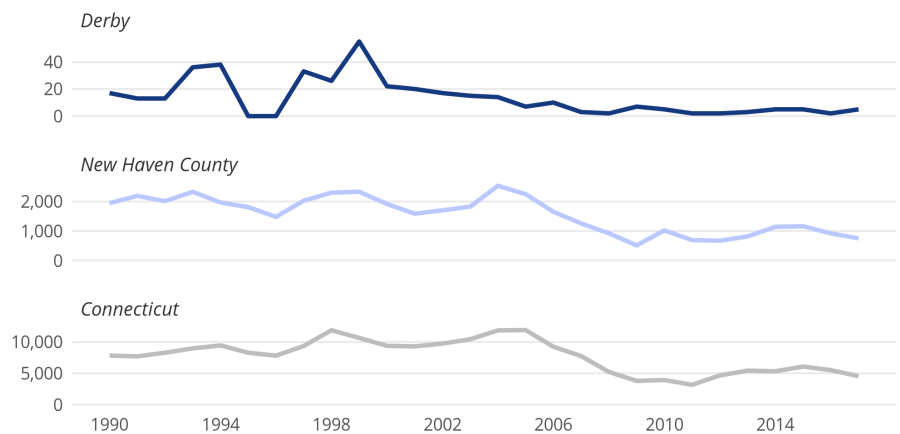
CHANGE IN BUILDING PERMITS,
1990-2017**-71%**

Growth is slow in the state, which has seen a 42% decrease in building permits between 1990 and 2017.

In Derby, there were 17 building permits issued in 1990, compared to 5 issued in 2017, representing a 71% decrease.

Number of building permits per year, 1990-2017

Note: y axis varies between locations



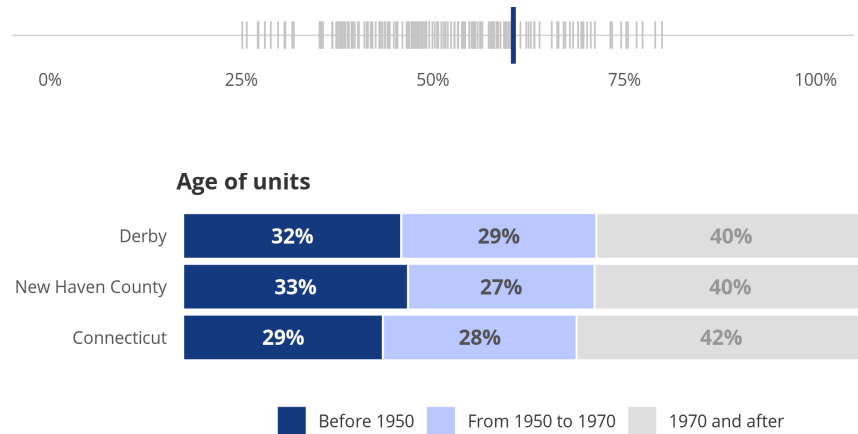
Source: Connecticut Department of Economic and Community Development



UNITS BUILT BEFORE 1970

60%

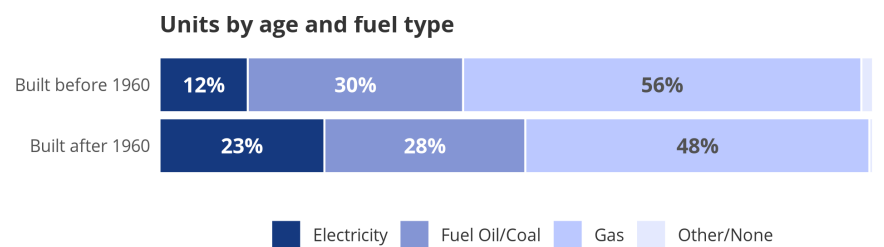
Older homes are prone to falling into disrepair, and often carry environmental risks such as lead paint. An aging housing stock can be a sign of poor housing quality.



SPENDING ON ENERGY AS PERCENT OF TOTAL INCOME

3.8%

Households that use electricity spend 3.7% of their income on energy (3.8% for fuel oil/coal and 3.9% for gas).



Source: United States Department of Energy

AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

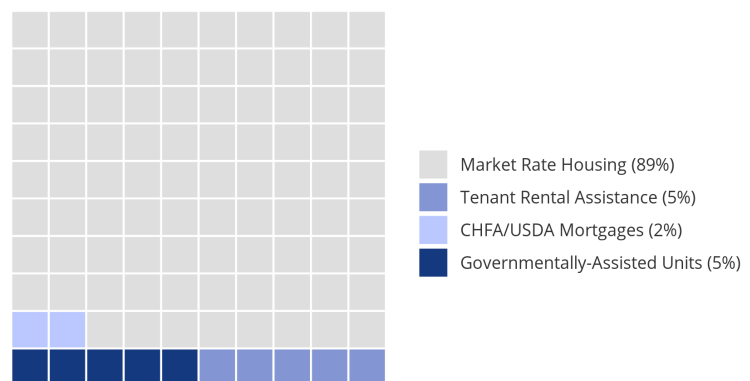
11%

The CT Department of Housing calculates the percentage of affordable units in a municipality annually for the Affordable Housing Appeals List. Affordable units are units that are subsidized below market-rate through programs like Housing Choice Vouchers or CHFA/USDA mortgages.

Of the 5,849 total units in Derby, 666 are considered to be affordable.



Affordable units by type



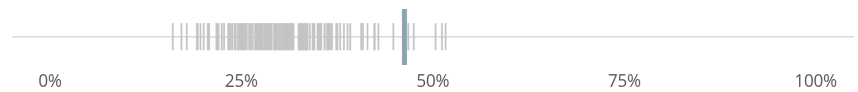
Source: Connecticut Department of Housing



PEOPLE BURDENED BY COST OF HOUSING

46%

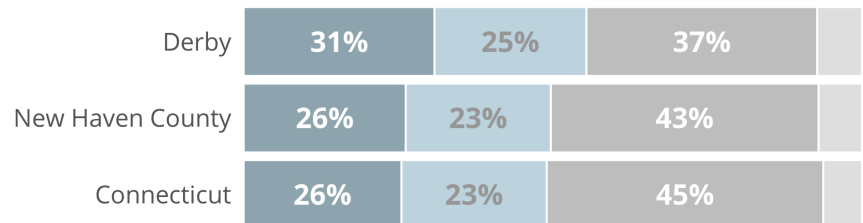
Households that are cost-burdened spend more than 30% of their income on housing. Severely cost-burdened spend more than 50% on housing.



RENTERS BURDENED BY COST OF HOUSING

63%

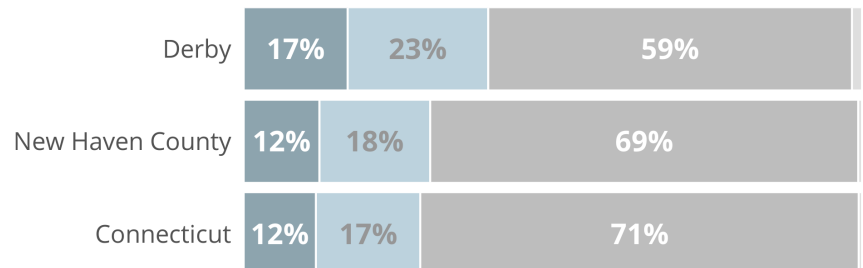
Housing cost burden for renters



OWNERS BURDENED BY COST OF HOUSING

41%

Housing cost burden for owners



Severe burden (50% or greater)
 Moderate burden (Between 30% and 50%)
 Not burdened (Less than 30%)
 Not Computed

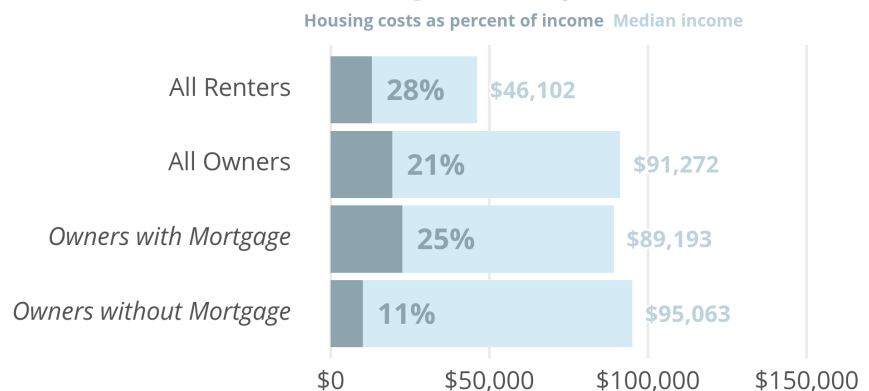
RENTERS' HOUSING COSTS AS PERCENT OF INCOME

28%

OWNERS' HOUSING COSTS AS PERCENT OF INCOME

21%

Housing costs as percent of income

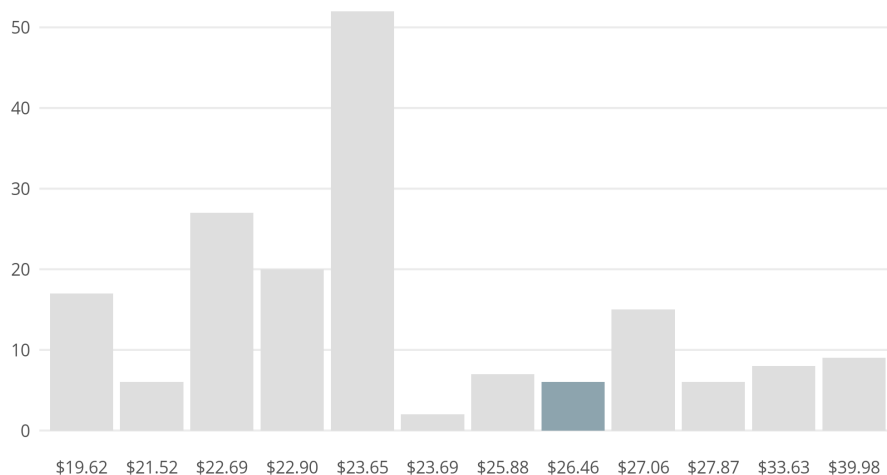


HOUSING WAGE

\$26.46

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing.

Derby is included in the Milford-Ansonia-Seymour HMFA. Derby's housing wage is higher than the state housing wage of \$26.42.

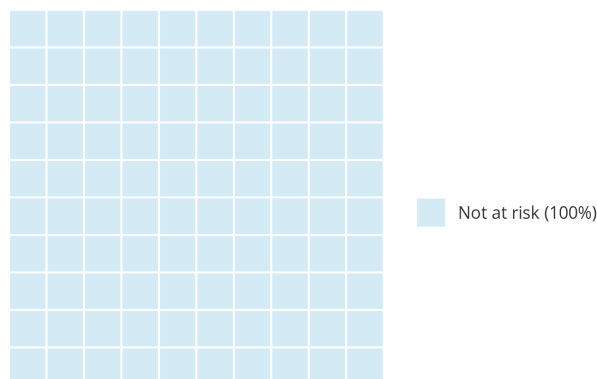
Derby is one of 6 towns with a housing wage of \$26.46

Source: National Low Income Housing Coalition

HOUSING PRESERVATION UNITS

0%

Derby has 140 federally assisted housing units, of which 0% are at risk of loss within the next 5 years.

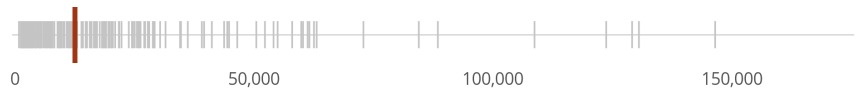
Housing preservation by risk

Source: National Housing Preservation Database



TOTAL POPULATION

12,596

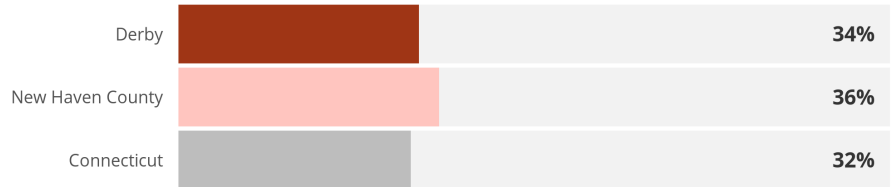


PEOPLE OF COLOR

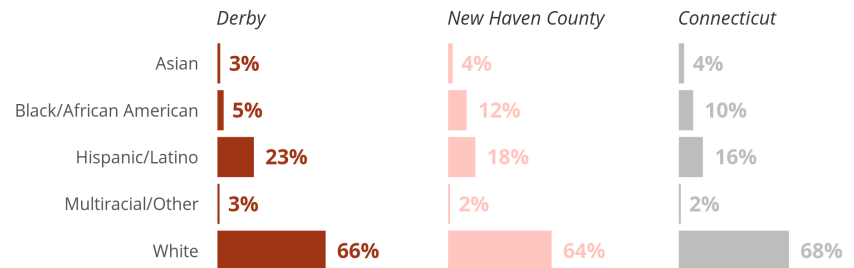
34%

Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Derby, 34% of residents are BIPOC, while 66% are white.

Derby is more diverse than Connecticut

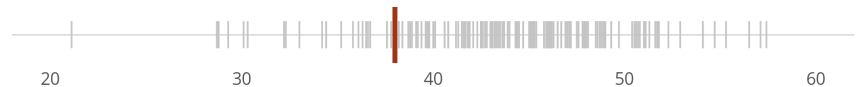


The largest race/ethnicity group in Derby is White at 66% of the population



MEDIAN AGE

38

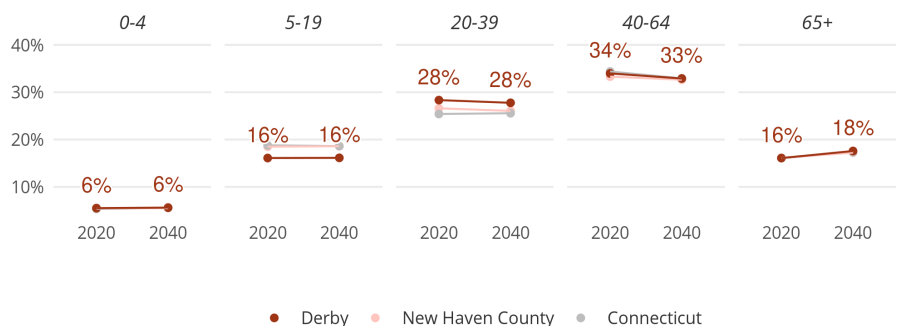


POPULATION CHANGE, 2020 TO 2040

+6.3%

In the next twenty years, Derby's population is projected to grow from 13,250 to 14,081.

People age 65+ are projected to grow the most in the next 20 years in Derby

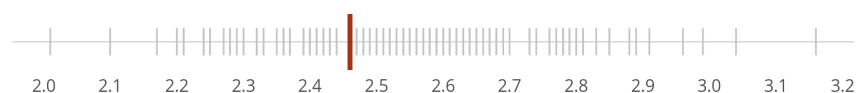


Source: Connecticut Data Center

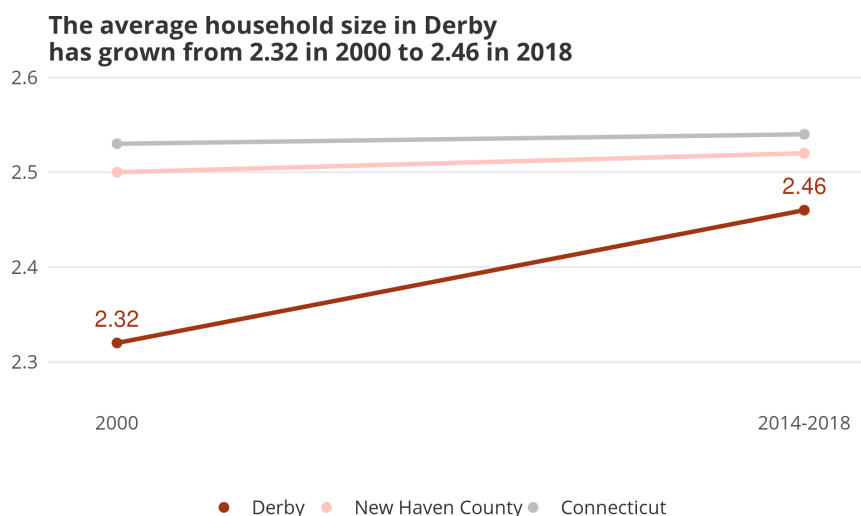


AVERAGE HOUSEHOLD SIZE

2.46



The average household size in Derby has grown between 2000 and 2018.



Understanding who lives in our towns provides insight into the housing and service needs for each community such as accessibility, transportation, child care, and education. Compared to Connecticut, Derby has fewer households with someone older than 60 and fewer households with school-age children.

Household types as a percent of total

